

October 7, 2002

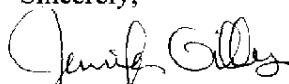
Loreen Carchman
Philip Morris Incorporated
Operations Center
615 Maury Street
Richmond, CA 23224

Dear Ms. Carchman:

Enclosed is one signed Amendment No. 2. We have kept one original document for our files.

If you have any questions, please feel free to contact me at (608) 245-7042.

Sincerely,



Jennifer S. Gilles
Contract Analyst
Financial Services-02

Enclosure

JSWnmb